

**RESPONSE UNDER 37 CFR 1.116
EXPEDITED PROCEDURE
EXAMINING GROUP 2136**

-1-

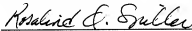
DE919990082

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Schaeck et al. Confirmation No.: 1249
Serial No.: 09/731,509 Group Art Unit: 2136
Filed: 12/07/2000 Examiner: Colin, Carl G.
Title: CONDITIONAL SUPPRESSION OF CARD HOLDER VERIFICATION

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being electronically transmitted to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on March 28, 2008.



Rosalind Q. Spiller

Date of Signature: March 28, 2008.

To: Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

In response to a final Office Action with a mailing date of January 29, 2007, response to which is due by April 29, 2007 without extension, and which is therefore being filed within two months of the final Office Action mailing date, kindly amend the above-identified application as follows:

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 6 of this paper.

OK TO ENTER: /C.C./

/C.C./ 04/27/2008